

Rountree's Big Pre-Inventory Reduction Sale of Leather Goods Will Start Monday at 9 A.M.



A reduction sale that means something—that is bona-fide—that is all-inclusive. Inventory time is just ahead. We want to close out odd lots—broken lots. We want to reduce stock. To do it we have determined to sell

All Leather Goods at and Below Actual Cost

It is your opportunity to secure the biggest of bargains—to trade with a store that you know you can trust—that has a reputation for selling the best goods. Read the news below:

Monday from 9 to 10 A. M.

Ladies' \$1. Hand-Bags, 55c

Listen to this Offer.—Genuine Leather Hand Bags, well made. Strict \$1.00 quality. Pre-inventory Sale only. 55c

From 1 P. M. to 5 P. M.—Splendid \$5.00 grade of Going-Away Bags; up to the minute in each and every particular. Pre-inventory price only \$3.00

Here is an Incomplete List of the Many Things in This Sale

LADIES.

Hand Bags, Drawstring Bags. Chatelaine Bags.

Opera Bags, Glasses, Fan, Mirror and Puff.

Vanity Bags, Mirror and Puff.

Pocket Books, Purses.

Music Rolls, Jewel Cases.

Leather Photo Frames.

Sterling Silver Photo Frames.

Silver Plate Photo Frames.

Writing Cases, Toilet Rolls.

Toilet Cases, fitted.

Manicure Sets, Medicine Cases.

Collapsible Cups, Desk Pads.

Scissor Desk Sets.

Desk Clocks, Traveling Clocks.

Covered Flasks.

Folding Coat Hanger Sets.

Hand Mirrors, Phone Registers.

Address Books, Laundry Lists.

Table Mats.

Dog Collars, Chains, Whips.

Harness, Blankets.

Steamer and Automobile Rugs.

Dress Suit Cases.

Traveling Bags.

GENTS.

Wallets, Purses.

Card Cases, Pass Cases.

Bill Holders, Collar Pouches.

Cuff Envelopes.

Cuff and Collar Boxes.

Razor Straps, Razor Cases.

Leather Belts.

Folding Coat and Trousers Hangers.

Safety Razors, Lather Brushes.

Mirrors, Traveling Clocks.

Dash Board Clocks, Toilet Rolls.

Fitted Toilet Cases.

Cigar Cases, Cigarette Cases.

Watch Fobs, Stickpin Cases.

Flasks, Whisk Holders.

Pipe Racks, Laundry Lists.

Photo Frames.

Military Brush Sets.

Clothes Brushes, Souvenirs.

H. W. Rountree & Bro. Trunk & Bag Co., "The Trunk Store Ahead" 703 EAST BROAD ST.

hand, and many other details needless to mention here to-day.

It would require that carelessness be overcome, and cause a faulty, antiquated or laborious system, used through lack of knowledge of a better, to be discarded for one more modern and time-saving, to the great advantage of bank and banker. No one of us has tried or even knows of all the valuable systems, accessories and devices for conducting the ledger work of a bank. Each perhaps has the best of which he knows, and perhaps has something better than his neighbor. Through the medium of the examiner, a knowledge of these good things should become common to us all. Through him, too, we might be saved from some of the pitfalls of diamond-pointed competition. As now, where there are two or more banks, each borrower might have a line of credit in each as large as he would be entitled to altogether. But one knows nothing of what the other holds, and each perhaps straining a point to keep up the accommodation. This tendency the examiner would quickly see, and have corrected. They would, in the same medium, greater uniformity of custom and practice should prevail, which we must all admit would be eminently desirable. And here a strong personal personality in the man would count most, for in this he could only suggest, not direct. The law which he would operate, yet to be enacted, should be carefully scrutinized by us, and has already received most able and thoughtful consideration by the committee in charge of it.

Now, to whom should this requirement of examination apply? In these remarks it may be that I am expected to confine myself strictly to State banks. If so, I take the liberty of digressing sufficiently to say that I feel that should apply to every institution of the State which opens its doors for the purpose of receiving and using the money of other people, without at the time giving them an equivalent therefor. They are public institutions, saking public confidence, and by whatever means they may be established, they should come under the same regulations as regards the public welfare. To such proper examination and regulation there should be no objection. We do not expect nor ask for spies and detectives.

And this suggests the very pertinent question: What is the duty of the agent of the State? What manner of man is he to be, without warning or invitation, steps into your bank, and for no reason becomes supreme over all? How will he exercise his powers? How does he regard the duties of his office? Is it his desire to help to those institutions under his watch-care, or will it please him to find a mare's nest, or to build great mountains of mole hills? Nothing in the whole matter is so important as this—what character of man shall be at the head of this department. The law should make provision for him, so that one well worthy to fill the office could be found to accept it—one not only blameless of life, and of integrity is beyond all shadow of question, but intelligent, liberal-minded, well-balanced, sound in judgment, capable in business, broad in vision, courteous, and a good judge of human nature; a skillful accountant, with some years of experience in the various departments of the daily routine of actual bank work. No erratic hobby-rider, no excitable alarmist, no petted politician nor piece of inflated pomposity to offend or patronize us. But a man, a real man, competent and well qualified. Far better give us an imperfect law with a wise head to administer it, than a perfect law with some tyro to carry out its provisions.

Some law embodying this provision—State bank examination—will doubtless be passed by our General Assembly at its next sitting. It is coming, coming surely and soon, whether we desire it or not. It is no longer to recognize the fact, it is no longer whether we shall have it, but what we shall have. The bill prepared by our committee with so much care will soon come before us for discussion. We shall not all agree on all points; and I am glad that we have individuals of quality enough to differ, but let us have wisdom enough to unite. We seek a common end, and it behooves us, gentlemen, to drop all personal animosity, and with open minds, laying aside personal feeling, personal prejudice and personal preference, which conflict with that purpose. Let us seek a common level, but on a high plane, for the common good. For even after our best is done, just as surely as this law is coming, so surely also will be far from perfect, lacking the light of experience to point what is best.

The first head of this department will have a most arduous, difficult and delicate task, and will probably retire at the end of his term, if not before, with no greater record of praise and his popularity—enlarged far beyond his popularity—and this without disparagement of the man. The law will be new, conditions will be new, the work will be new to the man and the man to the work, and all be new to most of the banks. The task of bringing them from old conditions, even though sound, to the requirements of the new, will be serious and difficult.

Far be it from me, however, to mean by this any arraignment or undue criticism of the banks of our State. They compare most favorably, both State and national, with those of any State in our Union, as loudly attests their record in the last and long-lasting panic. Most of them, we have no doubt, are so well conducted that no examination or other regulation can one whit improve them. But times and changes are not in our hands. You cannot know how long your present management will remain the same, nor how soon some idol fall.

But for some there is present need of regulation—perhaps need straggling. What is for the good of all should be submitted to by all. The fundamental purpose of banking laws should be to so conserve the assets of the institution by a helpful supervision of its work, its practices, and its officials, that they cannot be squandered by negligence, bad judgment nor dishonesty, to the detriment of its depositors. This, in turn, promotes the interest of the holders, officials, and the institution itself. To the securing of such laws, and a proper application thereof, I believe we should bend our united energies.

CATS SWARMED TO HIM: HE LED BIG PARADE

Arrested, His Feline Friends Followed Him to Station—Baskets of

NEW YORK, August 21.—Herman Gottlieb, having some knowledge of botany and needing money wherewith to live, left his home at 188 East Ninth Street early in the morning with two empty baskets and made his way into the woods up in the Bronx, where he proceeded to gather catnip. By 9 o'clock his two baskets were filled. About 9 o'clock he was going from store to store on Fifth Avenue, between 110th and 111th Streets, trying to sell catnip.

Now there are many cats in that neighborhood, and when they winded Gottlieb and his catnip they jumped up at his baskets, rubbed themselves against his legs, meowing, purring and saying complimentary things about him. The procession of cats grew until thirty or forty were running after Gottlieb.

The great cat parade attracted the attention of persons on the avenue, and they followed. At 116th Street Sergeant Higgins, of the East 104th Street Station, arrested Gottlieb and took him to the station house, followed by all the cats and the crowd.

Forestry Protective Bill Killed. MONTGOMERY, Ala., Aug. 21.—The house in a spirit of levity last night killed the forestry protective bill, regarded as one of the most important of the calendar. It was simply a copy of the old law that had been declared unconstitutional and had the support of every department of the capitol. Its death came largely through opposition from South Alabama, where, with virgin forests of pine, the people want to be unhampered in cutting them down.

Why the People Read The Times-Dispatch:

Because it prints all the news and prints it first.

People don't care for second-hand things, they want the news when it's new; they are not content to read of events that have become ancient history.

So they read The Times-Dispatch which covers the field at home, throughout the State and abroad.

Five private telegraph wires run into The Times-Dispatch Building, two of which carry the news of the Associated Press. The Times-Dispatch is the only paper in the South which is served by two Associated Press wires.

The market page of The Times-Dispatch is as good as any in the United States, and is more complete than any in the South.

The Times-Dispatch alone of all the Southern papers, carries the baseball box scores of the National and American Leagues, in addition to the box scores of the Virginia League and the sporting news of the day.

The people read sports first in The Times-Dispatch and afterwards the same sports in other papers.

Society both in Richmond and throughout the State appears first in The Times-Dispatch.

Five hundred Times-Dispatch correspondents in Virginia and North Carolina send in the news which this paper prints and which other papers copy.

The best proof that the city news appears first in The Times-Dispatch is that it afterwards appears in other Richmond and Virginia papers.

Everything that happens in the city is chronicled in The Times-Dispatch—that is, all that is fit to print.

On Sunday not only is the news at home and abroad covered, but a score of special features make The Times-Dispatch the most attractive paper that can be had, while special sections touching the Industrial development of the State, Education, Good Roads and business prosperity have made it the great power in upbuilding Virginia and North Carolina.

These are some reasons why the people read

The Times-Dispatch

State Bank Examination

An address Delivered Before the Virginia State Bankers' Association, by H. N. Phillips, of Williamsburg, Va.

State banks, I think, have been greatly misunderstood in their opposition to nearly all banking measures that have come up before our General Assembly. They have opposed them, not because they dreaded or did not wish competent examination, but because, along with the good features, there was, either by omission or commission, so much of evil mixed in that they preferred to throw away a grain of gold rather than take a ton of dung. Most of us are not only willing that a good State banking law shall be written into the statute books, but we earnestly desire it. Why, it would help our country bankers to keep at home, Mr. President, much money which now goes off to these big city bankers, because some imagine you are safer, sir. They think big means safe. We tell them the same old story, gentlemen, that an elephant is bigger than a horse, but for their purpose a horse will serve them much the best.

Whatever increases the confidence of the depositor enlarges the usefulness of the business of the bank. That examination of State banks is desirable, or even necessary, if you please, is no discredit. No class of men, we are prone to think, is more honorable, high-minded and purposeful than bankers. But we know there are some honest bankers who are unwise, and some wise bankers who are dishonest. For the one we need an examiner to check him and direct him; for the other we need an examiner to catch him—perhaps in time to save both him and his institution. And just here we have the greatest benefit to be derived from adequate examination—the saving of men. Saving a man is greater than saving a bank, and though in such case both are usually accomplished at the same time, the latter as the result of the former.

Few men who rack their institutions start out with the idea of stealing pure and simple, but in some small, irregular way at first, perhaps for personal gain, believing that it can soon be replaced. If not for personal gain, he permits some other, in some unlawful manner, to use the funds entrusted to his care, believing that it can soon be returned, and perhaps really thinks that he is benefiting his institution by his doing, and that he is holding a valuable customer, rather than refuse and lose him. The valuable customer turns traitor, and now with whip in hand, drives him on, and on, all the while hoping that in some way he can extricate himself, till finally he turns in terror only to see that fate has closed the door behind him.

No miracle happens, and the inevitable follows. Within the bleak white walls of the prison his old capital city man-to-day is bending to a felon's task, and will go at night to a felon's cell, there to bathe his pillow in bitter penitential tears, his wife ruined, broken man, and scarcely yet in the noonday of life. I worked a long while believing that I knew right and knew no taint of wrong. Even now I believe him guiltless of intended wrong at first. Had there been some strong restraining kindly hand laid upon him before it was too late to mend, perhaps, instead of tolling there, he might be sitting here to-day among his fellows, as in days that are gone from him forever, honored and esteemed of all. But there was no restraining hand, none to inquire or see or know his course until too late.

Some, perhaps, might ask: "What of the examination required by law to be made once a quarter by a committee from the board of directors? I think we might almost pass that by. But perhaps it is just to say that it does accomplish some good. It causes the careless to 'get in shape' if you please, about the time he imagines his committee will drop in on him. He is behind in his work, he tries to catch up; if cash items have accumulated, he tries to weed out; if too many notes have run past due, he endeavors to get them properly adjusted. He gets busy. It acts as a spur to the slothful and careless; but for its value in detecting wrongdoing, it is a negligible factor. Few directors are practical bankers or expert accountants, and competent examination requires a high order of ability in both departments.

This examination by a committee of the board is all that is now required, and even that, as we know, is often disregarded. Of two banks somewhat recently failed, we learned that in one no examination had been made for three years; in the other, none for five years. How many others that have

to the law. Some sort of examination is likely to follow.

This, as stated, is all the law requires, but some of us go further, and employ expert accountants at more or less frequent intervals to come and take an exhaustive, detailed search into the affairs of the institution. This is most valuable, but is optional, and comparatively few avail themselves of it. Certainly, it is a skeleton in the closet, the guilty party at least will surely see no need of "so much expense."

Such is all we have—one nominally required, but of little value; the other of great value, but not required. If, as by our own admission in practicing these makeshifts, we deem examination necessary and important, why not have the best that can be had, and

under the wisest regulations that can be enacted into law?

From what has been said, it may perhaps be inferred that examination of banks is considered necessary only for its office in detecting or preventing crime. I do not so regard it. The influence, helpfulness and suggestions of the proper kind of man for that important office would more than balance his value as a detector of crime. To be of real worth to the bank and to the public, the examination should not be too hurried, but thorough, going into the system of accounting, seeing if one department automatically checks another, testing the correctness of work, proof of all negotiable instruments issued—stock, interest bearing certificates, etc.—proof of balances with other banks, bills receivable, cash on

Store Closes 1 P. M. Thursdays; 7 P. M. Saturdays; 6 P. M. Balance of Week

Sweeping Values Monday in the Rock Bottom "Good Luck" Sale

These goods, these prices, these styles, tingle with savings and desirability. The "Good Luck" sale is going the full speed. The offerings tomorrow will startle a large portion of Richmond.

A "Good Luck" Dress Goods Special

New Fall Goods at August Prices—Rajah, Panamas, Invisible Check, Striped and Novelty Gray Mixtures, in the best colors, that sold at 75c, 85c and \$1.00, for..... 49c

Another "Good Luck" Item in Dress Goods

Plain Colored Suitings—Also stripes and checks in the most popular patterns and colors; 50c and 55c values; for Monday's Good Luck Sale..... 39c

Domestics at "Good Luck" Prices

Every item is a saving—a Good Luck chance!

12½c value Stripe Curtains—Swiss, 40 inches wide; excellent quality; Good Luck special..... 6c

25c value 11-4 Unbleached Sheet—Good, smooth thread; 19c for Monday..... 19c

81-3c value Short Length 4-4 Fine Unbleached Cotton, 5 53c to 15-yard lengths; per yard..... 53c

6½c value Short Lengths 27-inch Apron Check Gingham, blue, brown and red checks, all sizes, only..... 3c

5c value Bleached Twill Cotton Crash—17 inches wide; special for Monday..... 3c

A "Good Luck" Deal in Neckwear

Ladies' 19c Dutch Collars 10c for

Ladies' 25c Dutch Collars 18c for

Ladies' 50c Dutch Collars 25c for

8c

For 12½c Extra Heavy 18-inch Full Bleached Absorbent-Crash.

8c

For 12½c Extra Heavy 18-inch Full Bleached Absorbent-Crash.

8c

For 12½c Extra Heavy 18-inch Full Bleached Absorbent-Crash.

8c

For 12½c Extra Heavy 18-inch Full Bleached Absorbent-Crash.

8c

A "Good Luck" Silk Purchase

Only Two Items Mentioned Here. Hand Loom Two-Toned Silk—27 inches wide, only the best colors; 50c value..... 39c

All-Silk Black Taffeta, 36 inches wide, \$1.25 value..... 98c

"Good Luck" Bargains in Hosiery

Ladies' Gauze Lisle Hose—19c value..... 12c

Ladies' Gauze Lisle Hose—29c value..... 29c

Our Misfortune But Your "Good Luck"

These special cut prices in Embroideries:

Embroideries that sold at 5c 1-3c and 10c cut to..... 5c

Embroideries that sold at 8c 12c and 15c cut to..... 8c

Embroideries that sold at 15c 25c cut to..... 15c

"Good Luck" Prices On Lingerie Dresses

Pretty Princess Lingerie Dresses—Elaborately trimmed with lace, stylish, and reduced as follows:

\$5.00 Dresses now..... \$2.98

\$6.00 Dresses now..... \$3.98

\$1.50 Jumper Dresses—Colored; many good patterns; Good Luck price..... 98c

\$3.50 Jumper Dresses—Colored; Good Luck price only..... \$1.98

Good Luck Prices on Kimonos, both short and long:

59c Short Kimonos..... 39c

75c Long Kimonos..... 59c

\$1.25 Long Kimonos..... 89c

Muslin Underwear

Lace Trimmed Drawers and Corset Covers—A special sale at only..... 25c

50c and 59c Underwear—An assorted lot, that is a little mussed, reduced to..... 39c

Astonishing Values

Good Luck Sale in Ladies' Seasonable Waists.

Lawn Waists and Tailored Waists—Well made, that sold for \$1.00 to \$1.25; Good Luck price..... 79c

A sample lot of Waists, bought at a sacrifice; only one or two of a kind; that sold for \$1.50 to \$2.00; to be sold Monday at the Good Luck price of..... 98c

"Good Luck" Prices

On Wash Skirts, Beginning Monday Morning.

\$1.00 Colored Wash Skirts 69c for

\$1.25 Colored Wash Skirts 79c for

\$1.50 White Skirts, button front, for..... 98c

Yard Goods News

10c value 40-inch White India Linen—Good Luck price for Monday..... 7c

81-3c value 38-inch White India Linen—Good Luck Sale..... 5c

Percales—36 inches; for children's school dresses, dots, stripes and checks; navy blue, French blue and red..... 12c

12½c value Dress Gingham—28 inches wide, mercerized finish; stripes, checks and plaids; special Monday..... 7c

15c value White Madras—28 and 36 inches wide; dots, figures and stripes..... 9c

12½c Hemmed Huck Towels, red borders, good weight..... 8c

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